

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

DAVID FRANCIS CZARNECKI
SARA MARIE CZARNECKI
Debtor(s)

Case No. 16-11223TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/29/2016.
- 2) The plan was confirmed on 02/08/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/20/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/24/2021.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 53.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$48,963.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$21,635.00
Less amount refunded to debtor \$508.47

NET RECEIPTS: \$21,126.53

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,057.97
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,057.97

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AHN EMERGENCY GROUP OF ERIE C	Unsecured	711.50	NA	NA	0.00	0.00
AMERICAN EXPRESS BANK FSB	Unsecured	NA	2,637.28	2,637.28	0.00	0.00
AMERICAN EXPRESS CENTURION B	Unsecured	NA	272.48	272.48	0.00	0.00
AMERICAN EXPRESS CENTURION B	Unsecured	1,085.00	1,085.07	1,085.07	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	209.33	257.64	257.64	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	92.62	92.62	0.00	0.00
AMERIMARK	Unsecured	57.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	821.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	868.00	1,173.10	1,173.10	0.00	0.00
CAPITAL ONE**	Unsecured	896.94	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	1,704.70	NA	NA	0.00	0.00
CBJ CREDIT RECOVERY	Unsecured	29.04	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	1,411.00	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE	Unsecured	90.00	NA	NA	0.00	0.00
DR LEONARDS	Unsecured	141.00	NA	NA	0.00	0.00
ERIE COUNTY TAX CLAIM BUREAU*	Unsecured	0.00	NA	NA	0.00	0.00
ERIE COUNTY TAX CLAIM BUREAU*	Secured	1,380.00	4,868.40	4,868.40	1,634.72	1,287.07
ERIE WATER WORKS*	Secured	1,000.00	1,758.48	1,758.48	1,758.48	574.12
FIGI'S COMPANIES INC	Unsecured	179.00	179.97	179.97	0.00	0.00
GLOBAL PAYMENTS	Unsecured	276.00	NA	NA	0.00	0.00
GLOBAL PAYMENTS	Unsecured	397.00	NA	NA	0.00	0.00
GLOBAL PAYMENTS	Unsecured	367.00	NA	NA	0.00	0.00
GLOBAL PAYMENTS	Unsecured	267.00	NA	NA	0.00	0.00
GLOBAL PAYMENTS	Unsecured	345.00	NA	NA	0.00	0.00
GLOBAL PAYMENTS	Unsecured	276.00	NA	NA	0.00	0.00
GLOBAL PAYMENTS	Unsecured	397.00	NA	NA	0.00	0.00
GLOBAL PAYMENTS	Unsecured	367.00	NA	NA	0.00	0.00
GLOBAL PAYMENTS	Unsecured	345.00	NA	NA	0.00	0.00
GLOBAL PAYMENTS	Unsecured	267.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	2,464.00	2,464.76	2,464.76	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	472.00	472.71	472.71	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,059.00	1,059.39	1,059.39	0.00	0.00
JOSEPH ORENGIA	Unsecured	312.90	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	796.00	796.24	796.24	0.00	0.00
METABOLIC DISEASE ASSOCIATES C	Unsecured	359.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	269.00	289.89	289.89	0.00	0.00
PENELEC	Unsecured	566.21	NA	NA	0.00	0.00
PNC BANK NA	Secured	20,891.00	21,670.55	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	684.00	684.77	684.77	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	458.00	458.17	458.17	0.00	0.00
SEVENTH AVENUE	Unsecured	80.00	NA	NA	0.00	0.00
ST VINCENT HEALTH CENTER	Unsecured	0.00	NA	NA	0.00	0.00
ST VINCENT INSTITUTE*++	Unsecured	0.00	NA	NA	0.00	0.00
US BANK TRUST NA - TRUSTEE OF T	Priority	0.00	675.00	0.00	0.00	0.00
US BANK TRUST NA - TRUSTEE OF T	Priority	0.00	16,124.50	16,124.50	0.00	0.00
US BANK TRUST NA - TRUSTEE OF T	Secured	42,632.00	43,733.51	0.00	9,485.84	0.00
US BANK TRUST NA - TRUSTEE OF T	Secured	0.00	1,328.33	1,328.33	1,328.33	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$9,485.84	\$0.00
Mortgage Arrearage	\$1,328.33	\$1,328.33	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$6,626.88	\$3,393.20	\$1,861.19
TOTAL SECURED:	\$7,955.21	\$14,207.37	\$1,861.19
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$16,124.50	\$0.00	\$0.00
TOTAL PRIORITY:	\$16,124.50	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$11,924.09	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,057.97</u>	
Disbursements to Creditors	<u>\$16,068.56</u>	
TOTAL DISBURSEMENTS :		<u>\$21,126.53</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/04/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.